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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/986,354	11/08/2001	Matthew George Majikes	52493.000187	5302

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11/01/2007

EXAMINER

RINES, ROBERT D

ART UNIT	PAPER NUMBER
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3626

MAIL DATE	DELIVERY MODE
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11/01/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

09/986,354

Applicant(s)

MAJIKES ET AL.

Examiner

Robert D. Rines

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 23 July 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-21 and 23-28 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-21 and 23-28 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Notice to Applicant

[1] This communication is in response to the amendment filed 23 July 2007. Claims 1, 15, and 25 have been amended. Claims 1-21 and 23-28 are pending.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

[2] Claims 15-16 and 19-26 rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., (United States Patent #6,272,528) in view of Herz et al. (United States Patent #5,835,087).

As per (currently amended) claim 15, Cullen et al. teaches a method for personalizing delivery of insurance or financial services-related content to a user, comprising the steps of: receiving a product or service category selection from the user corresponding to at least one insurance or

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financial services-related category of products or services the user is interested in (Cullen et al.; col. 5, lines 19-41 and col. 7, lines 16-67); determining information about the user using a filter module associated with an engine (Cullen et al.; col. 1, lines 31-45, col. 3, lines 29-34; and col. 5, lines 55-67), the engine being accessible by the user over a communications network (Cullen et al.; Abstract, col. 3, lines 2-9, and col. 4, lines 1-35); personalizing the insurance or financial services-related content based on the information about the user (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 16-67); and delivering personalized the insurance or financial services-related content to the user (Cullen et al.; col. 1, lines 61-67, col. 5, lines 19-41, col. 6, lines 9-21, col. 7, lines 16-67).

While Cullen et al. teaches the use of mobile agents that gather user information and preferences and subsequently collect information regarding insurance and financial products for the user based/filtered to reflect the expressed interests of the user, Cullen et al. fails to disclose that user information and preferences are obtained via filtering the user's access behavior to assess and quantify the user's interest in specific subjects or products. Cullen further fails to explicitly state that the system is applied to selling entities and specifically locates items the user is "authorized to sell".

However, as is evidenced by Herz et al., the use of filtering a user's browsing behavior to generate an interest profile for the user that can be used to estimate the user's interest regarding other published material, is well-known in the insurance and financial services art (Herz et al.; Abstract, col. 7, lines 47-67 and col. 17, lines 15-36). Herz et al. further disclose active and

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passive filtering of interests of both selling and purchasing entities (Herz et al.; col. 16, lines 66-67 and col. 17). Examiner maintains (as set forth in the previous Office Action mailed 22 March 2007) that the profile to product/service matching filter when applied to a seller constitutes identifying products or service the selling entity is authorized to sell. Accordingly, Herz et al. teaches determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell using a filter module associated with an engine, the engine being accessible by the user over a communications network (Herz et al.; Abstract, col. 7, lines 47-67 and col. 17, lines 15-36).

Applicant has amended claim 15 with respect to the "personalization" of information step to further specify "...wherein the personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell;"

As per this element, Herz et al., disclose active and passive filtering of to assemble matching profiles to products and services of both selling entities and buying entities (Herz et al.; col. 16, lines 66-67 and col. 17). As noted above, Examiner maintains (as set forth in the previous Office Action mailed 22 March 2007) that the profile to product/service matching filter when applied to a seller constitutes identifying products or service the selling entity is authorized to sell.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. with those of Herz et al. Such combination would

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have resulted in a system/method that gathers user preferences and requirements regarding financial products and applies the generated user profile information to the gathering relevant information via the Internet for presentation to the user (Cullen et al.; Abstract and col. 1, lines 48-67). Additionally, such combination would have employed well-known techniques for generating a user interest profile including active methods (i.e., user entry of preferences) passive methods such as filters and browsers that permit and gather data based on the user's intuitive browsing of material in order to estimate the affinities between a user and additional material (Herz et al.; col. 7, lines 47-67). The motivation to combine the teachings would have been to enable a user to access information of relevance and interest to the user without requiring the user to expend an excessive amount of time and energy searching for the information (Herz et al.; col. 1, lines 46-50).

As per claim 16, Cullen et al. teaches a method wherein the insurance or financial services-related content is delivered to the user over the communications network (Cullen et al.; col. 1, lines 61-67 and col. 3, lines 2-9 and col. 6, lines 9-21).

As per claim 19, Cullen et al. teaches a method wherein the information about the user comprises the user's identity (Cullen et al.; col. 3, line 42, and col. 5, lines 33-41).

As per claim 20, Cullen et al. teaches a method wherein the user's identity is automatically determined upon the user accessing the filter module (Cullen et al.; col. 3, line 42, and col. 5, lines 33-41 and col. 4, lines 1-24).

As per claim 21, Cullen et al. teaches a method where the user's identity is determined based on the user's username and password (Cullen et al.; col. 4, lines 1-35).

Claim 22 has been cancelled.

As per claim 23, Cullen et al. teaches a method wherein the insurance or financial services-related content comprises literature relating to products and services available to the user (Cullen et al.; col. 6, lines 9-21).

As per claim 24, Cullen et al. teaches a method wherein the information about the user is stored in a database (Cullen et al.; col. 6, lines 32-34 and col. 7, lines 42-44).

Regarding claims 16, 19, 20-21, and 23-24, the obviousness and motivation to combine as discussed with regard to claim 15 above are applicable to claims 16, 19, 20-21, and 23-24 and are herein incorporated by reference.

As per (currently amended) claim 25, Cullen et al. teaches a method for a user to obtain personalized insurance or financial services-related content, comprising: selecting at least one insurance or financial services-related category of products or services the user is interested in (Cullen et al.; col. 5, lines 19-41 and col. 7, lines 16-67); accessing a filter module associated with an engine for: (1) determining information about the user (Cullen et al.; col. 1, lines 31-45,

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col. 3, lines 29-34, col. 4, lines 1-30, and col. 5, lines 55-67), and (2) for personalizing the insurance or financial services-related content based on information about the user (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 16-67), the engine being accessible to the user of a communications network (Cullen et al.; Abstract, col. 3, lines 2-9, and col. 4, lines 1-35); and receiving the insurance or financial services-related content (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 6-15).

While Cullen et al. teaches the use of mobile agents that gather user information and preferences and subsequently collect information regarding insurance and financial products for the user based/filtered to reflect the expressed interests of the user, Cullen et al. fails to disclose that user information and preferences are obtained via filtering the user's access behavior to assess and quantify the user's interest in specific subjects or products. Cullen further fails to explicitly state that the system is applied to selling entities and specifically locates items the user is "authorized to sell".

However, as is evidenced by Herz et al., the use of filtering a user's browsing behavior to generate an interest profile for the user that can be used to estimate the user's interest regarding other published material, is well-known in the insurance and financial services art (Herz et al.; Abstract, col. 7, lines 47-67 and col. 17, lines 15-36). Herz et al. further disclose active and passive filtering of interests of both selling and purchasing entities (Herz et al.; col. 16, lines 66-67 and col. 17). Examiner maintains (as set forth in the previous Office Action mailed 22 March 2007) that the profile to product/service matching filter when applied to a seller constitutes

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identifying products or service the selling entity is authorized to sell. Accordingly, Herz et al. teaches determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell using a filter module associated with an engine, the engine being accessible by the user over a communications network (Herz et al.; Abstract, col. 7, lines 47-67 and col. 17, lines 15-36).

Applicant has further amended claim 25 with respect to the "personalization" of information step to further specify "...wherein the personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell;"

As per this element, Herz et al., disclose active and passive filtering of to assemble matching profiles to products and services of both selling entities and buying entities (Herz et al.; col. 16, lines 66-67 and col. 17). As noted above, Examiner maintains (as set forth in the previous Office Action mailed 22 March 2007) that the profile to product/service matching filter when applied to a seller constitutes identifying products or service the selling entity is authorized to sell.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. with those of Herz et al. Such combination would have resulted in a system/method that gathers user preferences and requirements regarding financial products and applies the generated user profile information to the gathering relevant information via the Internet for presentation to the user (Cullen et al.; Abstract and col. 1, lines

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48-67). Additionally, such combination would have employed well-known techniques for generating a user interest profile including active methods (i.e., user entry of preferences) passive methods such as filters and browsers that permit and gather data based on the user's intuitive browsing of material in order to estimate the affinities between a user and additional material (Herz et al.; col. 7, lines 47-67). The motivation to combine the teachings would have been to enable a user to access information of relevance and interest to the user without requiring the user to expend an excessive amount of time and energy searching for the information (Herz et al.; col. 1, lines 46-50).

As per claim 26, Cullen et al. teaches a method wherein the insurance or financial services-related content is received over the communications network (Cullen et al.; col. 1, lines 61-67 and col. 3, lines 2-9 and col. 6, lines 9-21).

As per claim 28, Cullen et al. teaches a method wherein the insurance or financial services-related content comprises information about insurance products and services available to the user (Cullen et al.; col. 3, line 10-15, and col. 7, lines 13-15).

Regarding claims 26 and 28, the obviousness and motivation to combine as discussed with regard to claim 25 above are applicable to claims 26 and 28 and are herein incorporated by reference.

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- [3] Claims 1-2, 4, 9-14, and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., in view of Herz et al., and further in view of Hsu et al., (United States Patent Application Publication #2006/0020530).

As per (currently amended) claim 1, Cullen et al. disclose a system for personalizing and delivering insurance or financial services-related content to a user, comprising: a product or service selection module for selecting at least one insurance or financial services-related category or products or services the user is interested in (Cullen et al.; col. 5, lines 19-41 and col. 7, lines 16-67); a filtering module associated with an engine for (1) determining information about the user (Cullen et al.; col. 1, lines 31-45, col. 3, lines 29-34, and col. 5, lines 55-67), and (2) for personalizing and delivering the insurance or financial services-related content based on the information about the user (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 16-67), the engine being accessible to the user over a communications network (Cullen et al.; Abstract, col. 3, lines 2-9, and col. 4, lines 1-35).

While Cullen et al. teaches the use of mobile agents that gather user information and preferences and subsequently collect information regarding insurance and financial products for the user based/filtered to reflect the expressed interests of the user, Cullen et al. fails to disclose that user information and preferences are obtained via filtering the user's access behavior to assess and quantify the user's interest in specific subjects or products. Cullen further fails to explicitly state that the system is applied to selling entities and specifically locates items the user is "authorized to sell".

However, as is evidenced by Herz et al., the use of filtering a user's browsing behavior to generate an interest profile for the user that can be used to estimate the user's interest regarding other published material, is well-known in the insurance and financial services art (Herz et al.; Abstract, col. 7, lines 47-67 and col. 17, lines 15-36). Herz et al. further disclose active and passive filtering of interests of both selling and purchasing entities (Herz et al.; col. 16, lines 66-67 and col. 17). Examiner maintains (as set forth in the previous Office Action mailed 22 March 2007) that the profile to product/service matching filter when applied to a seller constitutes identifying products or service the selling entity is authorized to sell. Accordingly, Herz et al. teaches determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell using a filter module associated with an engine, the engine being accessible by the user over a communications network (Herz et al.; Abstract, col. 7, lines 47-67 and col. 17, lines 15-36).

Applicant has further amended claim 1 with respect to the "personalization" of information step to further specify "...wherein the personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell;"

As per this element, Herz et al., disclose active and passive filtering of to assemble matching profiles to products and services of both selling entities and buying entities (Herz et al.; col. 16, lines 66-67 and col. 17). As noted above, Examiner maintains (as set forth in the previous Office

Action mailed 22 March 2007) that the profile to product/service matching filter when applied to a seller constitutes identifying products or service the selling entity is authorized to sell.

Although Cullen et al. teaches that information related to insurance products or services is retrieved for the user from insurance company computers which hold a database of the company's products and customers, Cullen et al., fails to expressly disclose the step of an administrator entering such data and information into the system.

However, Hsu et al. teaches an administration module associated with the engine for inputting, updating and accessing information about the user and the insurance or financial services-related content available to the user (Hsu et al.; paragraph [0101]), the administration module being accessible to an administrator of the system via an administration interface (Hsu et al.; paragraph [0101]).

The obviousness and motivation to combine the teachings of Cullen et al. with those of Herz et al. as discussed with regard to claim 15 above are applicable to claim 1 and are herein incorporated by reference.

Regarding the additional teachings of Hsu et al., it would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. and Herz et al., as applied to claim 15 above, with those of Hsu et al. Such combination would have resulted in a system and method in which a mobile software agent (Cullen et al.; col. 1,

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lines 31-45), under specific direction of an authenticated user (Cullen et al.; col. 4, lines 1-16), could travel around a computer network visiting server computers from financial services companies to obtain information required by the user, and then report back to the user. Further, such a system would enable a company practicing the invention to designate a staff member who has permission to update user entitlements for those users that access the system from the Internet through their respective branch server (Hsu et al.; paragraph [0101]). The motivation to combine the teachings would have been to enable a financial services company to easily manage, update, and edit content and share company information and computing resources among employees (Hsu et al.; paragraph [0009]).

As per claim 2, Cullen et al. teaches a system wherein the insurance or financial services-related content is delivered to the user over the communications network (Cullen et al.; col. 1, lines 61-67 and col. 3, lines 2-9 and col. 6, lines 9-21).

As per claim 4, Hsu et al. teaches a system wherein the insurance or financial services-related content delivered to the user is located at a URL address (Hsu et al.; paragraphs [0103] [0127]).

As per claim 9, Cullen et al. teaches a system wherein the information about the user and the insurance or financial services-related content are stored in a database (Cullen et al.; col. 3, lines 10-15, col. 6, lines 32-34, and col. 7, lines 42-44).

As per claim 10, Cullen et al. teaches a system wherein the information about the user comprises

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the user's identity (Cullen et al.; col. 3, line 42, and col. 5, lines 33-41).

As per claim 11, Cullen et al. teaches a system wherein the information about the user comprises log-in information such as user name and password (Cullen et al.; col. 4, lines 1-34).

As per claim 12, Cullen et al. teaches a system wherein the insurance or financial services-related content comprises information about insurance products and services available to the user (Cullen et al.; col. 3, line 10-15, and col. 7, lines 13-15).

As per claim 13, Cullen et al. teaches a system wherein the insurance or financial services-related content comprises literature about insurance products and services available to the user (Cullen et al.; col. 6, lines 9-21).

As per claim 14, Cullen et al. teaches a system wherein the communications network comprises the Internet (Cullen et al.; col. 3, lines 2-9).

Regarding claims 2, 4, and 9-14, the obviousness and motivation to combine as discussed with regard to claim 1 above are applicable to claims 2, 4, and 9-14 and are herein incorporated by reference.

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As per claim 18, while Cullen et al. teaches the delivery of insurance of financial services-related content to a user via a computer network (Cullen et al.; Abstract), Cullen fails to specifically teach directing or transferring content to a user via a specific URL.

However, Hsu et al. teaches a method wherein delivering the insurance or financial services-related content comprises transferring the user to a URL address containing the insurance or financial services-related content (Hsu et al.; paragraphs [0103] [0127]).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. and Herz et al., applied to claim 15 above, with those of Hsu et al. Such combination would have resulted in a system and method in which a mobile software agent (Cullen et al.; col. 1, lines 31-45), under specific direction of an authenticated user (Cullen et al.; col. 4, lines 1-16), could travel around a computer network visiting server computers from financial services companies to obtain information required by the user, and then report back to the user. Further, such a combination would have enabled a user to access information via a unique universal record locator (Hsu et al.; paragraph [0103]). The motivation to combine the teachings would have been to provide for an integrated financial services system accessible through a browser interface containing a browser toolbar and a task menu providing a number of user-selectable tasks that correspond to various activities performed by financial advisors on a daily basis (Hsu et al.; paragraph [0010]).

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[4] Claims 17 and 27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., and Herz et al., as applied to claims 15 and 25 above, and further in view of Quido et al., (United States Patent Application Publication #2003/0093302).

As per claim 17, Cullen et al., fails to teach delivery of content via mail.

However, Quido et al., teaches a method wherein the insurance or financial services-related content is delivered to the user via mail delivery means (Quido et al.; paragraphs [0021] [0095] [0101]).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. and Herz et al., as applied to claim 15 above, with those of Quido et al. Such combination would have resulted in a system and method in which a mobile software agent obtains the details of a user's requirements, obtains financial information from the server computers on behalf of the user in light of the users requirements, and then delivers the financial information to the user (Cullen et al.; Abstract). The motivation to combine the teachings would have been to make documentation available to a user by sending appropriate documentation to the user via mail (Quido et al.; paragraph [0095]).

As per claim 27, Cullen et al., fails to teach receiving of content via mail.

However, Quido et al., teaches a method wherein insurance or financial services-related content is received via mail delivery means (Quido et al.; paragraphs [0021] [0095] [0101]).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. and Herz et al., as applied to claim 25 above, with those of Quido et al. Such combination would have resulted in a system and method in which a mobile software agent obtains the details of a user's requirements, obtains financial information from the server computers on behalf of the user in light of the users requirements, and then delivers the financial information to the user (Cullen et al.; Abstract). The motivation to combine the teaching would have been to make documentation available to a user by sending appropriate documentation to the user via mail (Quido et al.; paragraph [0095]).

[5] Claims 3 and 5-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., Herz et al., and Hsu et al., as applied to claim 1 above, and further in view of Quido et al.

As per claim 3, although Cullen et al., teaches delivering insurance or financial services-related content to a user via a computer network (Cullen et al.; Abstract), neither Cullen nor Hsu specifically teach transmitting content in PDF format.

However, Quido et al., teaches a system wherein the insurance or financial services-related content is delivered in PDF format (Quido et al.; paragraphs [0095] [0101]).

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It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al., Herz et al., and Hsu et al. as applied to claim 1 above, with those of Quido et al. Such combination would have resulted in a system and method in which a mobile software agent obtains the details of a user's requirements, obtains financial information from the server computers on behalf of the user in light of the users requirements, and then delivers the financial information to the user (Cullen et al.; Abstract). The motivation to combine the teachings would have been store content in PDF format, a format that is well known in the art as evidenced by Quido et al., such that the documents could be made available to an online user (Quido et al.; paragraph [0095]).

Regarding claims 5-7, neither Cullen nor Hsu teach sending or receiving content via any form of hardcopy or paper document mail.

As per claim 5, Quido et al. teaches a system wherein the insurance or financial services-related content is delivered to the user via mail delivery means (Quido et al.; paragraphs [0021] [0095] [0101]).

As per claim 6, Quido et al. teaches a system wherein the mail delivery means comprises the United States Postal Service (Quido et al.; paragraphs [0021] [0095] [0101]).

As per claim 7, Quido et al. teaches a system wherein the mail delivery means comprises express delivery service (Quido et al.; paragraphs [0021] [0095] [0101]).

NOTE: The examiner interprets the sending/receiving of content via mail of Quido et al. to be encompassing of Applicant's mailing content via USPS and express mail.

Regarding claims 5-7, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al., Herz et al., and Hsu et al., as applied to claim 1 above, with those of Quido et al. Such combination would have resulted in a system and method in which a mobile software agent obtains the details of a user's requirements, obtains financial information from the server computers on behalf of the user in light of the users requirements, and then delivers the financial information to the user (Cullen et al.; Abstract). The motivation to combine the teaching would have been to make documentation available to a user by sending appropriate documentation to the user via mail (Quido et al.; paragraph [0095]).

[6] Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., Herz et al., and Hsu et al., as applied to claim 1 above, and further in view of Parker (United States Patent Application Publication #2003/0182290).

As per claim 8, while Hsu et al. teaches a system wherein the administration interface serves in the uploading insurance or financial services-related information, neither Hsu nor Cullen specifically teach scanning documents into the system.

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However, scanning hardcopy documents for the purpose of computer storage is old and well known in the art as is evidenced by Parker (Parker; paragraph [0023]).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al., Herz et al., and Hsu et al., as applied to claim 1 above, with those of Parker. The motivation to combine the teachings would have been to employ a technique that is old and well-known in the art for the purpose of converting written documents into computer storable images (Parker; paragraph [0023]) such that scanned document images such as insurance policies, wills, medical histories etc., can be stored on the computer (Parker; paragraph [0023]).

Response to Remarks/Amendment

[7] Applicant's remarks filed 23 July 2007 have been fully considered but they are not persuasive. The remarks will be addressed below in the order in which they appear in the response filed 23 July 2007.

Applicant remarks that the combined teachings of Cullen et al., Herz et al., and Hsu et al. do not describe the system and methods defined by claims 1, 15, and 25 as presently amended in the 23 July 2007 amendment/response.

Specifically, Applicant remarks:

"In particular, applicant has mended each independent claims 1, 15, and 25 to recite features and functionality not disclosed by the cited references, either alone or in combination. For example, Claim 15 has been amended to clarify the "personalizing" step as follows: "wherein the personalizing the at least one insurance or financial services-related product or service comprises identifying the at least one insurance or financial services-related product and service the user is authorized to sell."

In response, Examiner directs Applicant's attention to the applied teachings of Herz et al. at col. 16, lines 66-67 and col. 17. The applied passages disclose active and passive filtering of user and product profiles to match profiles to products and services of both selling entities and buying

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entities (Herz et al.; col. 16, lines 66-67 and col. 17). When applied to a selling entity, Examiner submits that the profile to product/service matching filter when serves to identify products/services that the user is selling and therefore the user is, by default, authorized to sell the product or service.

In conclusion, Examiner directs Applicant's attention to the applied references and explanations given in the preceding sections of the present Office Action and to those provided in the previous Office Action (mailed 22 March 2007). Examiner submits that all of the limitations which Applicant disputes as missing in the applied references, including the features newly added in the 23 July 2007 amendment, have been fully addressed by the Examiner as either being fully disclosed or obvious in view of the collective teachings of Cullen et al., Herz et al., Hsu et al., Quido et al. and Parker, based on the logic and sound scientific reasoning of one ordinarily skilled in the art at the time of the invention, as detailed in the remarks and explanations given in the preceding sections of the present Office Action and in the prior Office Actions (mailed 10 August 2006 and 22 March 2007).

Conclusion

[8] **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO

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MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Robert D. Rines whose telephone number is 571-272-5585. The examiner can normally be reached on 8:30am - 5:00pm Mon-Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.


RDR

Handwritten signature of Robert D. Rines, dated 10/29/07.

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**C. LUKE GILLIGAN
PRIMARY EXAMINER
TECHNOLOGY CENTER 3600**